


# CHAPTER 3

## Getting Started



The application process for SSI and/or SSDI requires a great deal of information and documentation. It takes time and can be overwhelming for any applicant. For an applicant who is homeless, the documentation requirements can be especially difficult. He or she may not have access to important paperwork that confirms his or her identity or medical history. This chapter provides an overview of how case managers can help individuals through the SSI and/or SSDI application processes. 

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### Where does a case manager start?

The initial step is preparing for the application interview. Case managers should meet with applicants in a familiar, low-stress environment to explain the process and the documentation that is needed. A checklist of the documentation that usually is needed is found in Figure 3.

Case managers should work with the applicant to compile the required information before meeting with SSA. This can help reduce the likelihood that the applicant and case manager will need to submit additions and/or amendments to the initial application. Working with a supportive and informed case manager, an applicant is more likely to remember this important information. Even if all the information is not readily available, a case manager should encourage appropriate SSI/SSDI applications.

It is crucial for a case manager to accompany the applicant to his or her interview. During the interview, the case manager can:

- Provide reassurance and intervene, as needed, in the event of behaviors that might interfere with the completion of the application;
- Assist the applicant in answering questions, such as contact information for psychiatrists or other physicians who have provided treatment;
- Provide information about the applicant, such as a detailed statement regarding the applicant's day-to-day functioning; and
- Ensure submission of complete disability claims.

Frequently, people with serious mental illnesses do not mention their mental illnesses on their applications. They instead

## Disclosing Mental Illness

Applicants who have serious mental illnesses frequently do not mention the illnesses. Since claims development is based largely on information provided, denials occur more often than they would if information were more complete from the start.

- Together, the stress of being homeless, the anxiety produced by the SSA interview situation, and the cognitive changes caused by mental illness can cause people to provide incomplete information unintentionally.
- People may deny the existence or extent of their mental illnesses because of the difficulties associated with facing the problem or the stigma associated with it. Denial can also be a symptom of their illness.

may limit their report to physical problems that, by themselves, may not meet disability eligibility criteria. Without additional information from the case manager, SSA may process the claim based on the limited information provided by the applicant. Consequently, the application of a person with a serious mental illness may be denied.

Case managers can begin to document a mental illness by encouraging the applicant to talk about his or her disability in terms that he or she finds comfortable. This may include using language that the applicant finds more acceptable—such as “nervous condition” or “trouble concentrating,” or documenting that the applicant has been told by others that he or she has schizophrenia.

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### How is a disability application filed?

Once the case manager has discussed the application process with the individual and both come to agreement about representation,

it is time to file an application. A person can apply for disability benefits in any one of four ways:

- Call the SSA toll-free number (1-800-772-1213) or use the TTY number (1-800-325-0778) to schedule an appointment at a nearby field office;
- Call the SSA toll-free number or use the TTY number to schedule an appointment to file an application by telephone;
- Use the SSA Web site ([www.socialsecurity.gov](http://www.socialsecurity.gov)) to start completing the application forms; or
- Go to the nearest SSA field office to apply in person.

### *Schedule an appointment to apply*

SSA encourages applicants to schedule an appointment to apply for disability benefits by calling the toll-free number above. The Teleservice Center representative can schedule an in-person interview at the field office most convenient for the applicant and his or her case manager. If the claim is

filed within 60 days for SSI (or 6 months for SSDI) after the date of this first call, then the date of the first call will be considered the official application date, rather than the date on which the application is filed. Called a protective filing date, this is the date from which eligibility for benefit payments is determined.

### ***Apply by telephone***

A telephone application can be scheduled by calling the same toll-free number (1-800-772-1213; TTY 1-800-325-0778). The call can be used to set a date and time for SSA to call back and take the information required to file the claim. Again, the initial call date will be considered the protective filing date if the claim is filed within 60 days for SSI (or 6 months for SSDI).

### ***Start completing the application online***

Access to the online application materials might be difficult for a person who is homeless. However, if a case manager would like to help an individual complete an application online, the forms can be found at [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits).

As of preparation of this manual, only the SSDI application may be started online. SSI application forms are not available online.

### ***Apply at a field office without an appointment***

In some cases, a case manager may want to take advantage of a “window of opportunity” and take an individual directly to a field office to apply for benefits. To find the nearest office, click on the “Find your nearest Social Security office” link on the SSA

Web site ([www.socialsecurity.gov](http://www.socialsecurity.gov)), which has an interactive service that will provide information regarding the location, hours, and phone number.

Although individuals can go to the SSA office without an appointment, the waiting period to see an SSA representative can be significant. Also, many field office representatives specialize in a particular SSA program, handling only SSI claims or SSDI claims. This can result in longer waits than otherwise might be the case.

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## **Pros and cons of filing approaches**

Each filing approach has both advantages and disadvantages. The chart on the following page outlines important considerations for each type of filing.

Many case managers prefer to call SSA to set up an in-person interview. The applicant then secures a protective filing date. In addition, the claims representative at SSA interviewing the applicant will make observations about the person’s responses, appearance, and behavior that could not be noted over the phone. Ultimately, this could benefit the applicant’s case. However, the decision regarding the best way to file an application should be based on the individual’s physical and mental status at the time of application.

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## **What information is needed to apply?**

Whichever filing method is used, SSA needs to see various documents—such as the

Figure 2. **Advantages and Disadvantages of Filing Methods**

<b>Option</b>	<b>Advantages</b>	<b>Disadvantages</b>
Schedule an in-person interview	<ul style="list-style-type: none"> <li>• Avoids a wait</li> <li>• Establishes protective filing date</li> <li>• Gives case manager time to gather necessary information</li> <li>• SSA representative can see the applicant and share observations with the disability examiner</li> </ul>	<ul style="list-style-type: none"> <li>• Individual may not show up for appointment</li> </ul>
Walk-in without an appointment	<ul style="list-style-type: none"> <li>• Allows case manager to take advantage of a “window of opportunity” with individuals who otherwise are reluctant to apply</li> </ul>	<ul style="list-style-type: none"> <li>• Individual may feel threatened by security measures or other features of the setting</li> <li>• Long wait</li> <li>• Individual may become discouraged by long wait and leave</li> </ul>
Schedule a phone interview	<ul style="list-style-type: none"> <li>• Avoids a wait</li> <li>• Establishes protective filing date</li> <li>• Gives case manager time to gather necessary information</li> <li>• Environment may be less threatening to the applicant</li> </ul>	<ul style="list-style-type: none"> <li>• Individual may not show up for appointment</li> <li>• Mailed forms and documents may be lost</li> <li>• Limits SSA observations</li> </ul>
Start completing the application online	<ul style="list-style-type: none"> <li>• Avoids a wait</li> <li>• Establishes protective filing for SSDI only if the person starting the online application is the claimant</li> <li>• Gives case manager time to gather necessary information</li> <li>• Environment may be less threatening</li> <li>• Allows individual to start an application and come back to it later, which may be valuable to individuals who cannot tolerate a long interview</li> </ul>	<ul style="list-style-type: none"> <li>• Case manager may not have access to a computer or the Internet</li> <li>• Individual may be threatened by the use of computer</li> <li>• Mailed forms and documents may be lost</li> </ul>

Figure 3. **SSI/SSDI Documentation Checklist**

any medical documentation, where relevant, can be useful to the disability determination. For documentation on treatment, the case manager should obtain the dates the applicant received treatment.

Obtaining some of these documents may be difficult. The following offers some clues to handling some of the requirements.

### ***Identity***

A current valid photo identification (ID) should be sufficient to prove an applicant's identity. However, many people who are homeless have no formal identification documents. Do not delay applying for benefits just because ID is not immediately available. If the person knows his or her Social Security number, that may be sufficient to file an application. If the applicant does not have or recall his or her Social Security number, the SSA may be able to find it on the computer system using the person's name, date of birth, parents' names, and other names used.

### ***Birth certificate***

If an applicant is thought to be eligible for SSDI, he or she may be asked to present a birth certificate. If the applicant does not have a birth certificate at the time the initial application is taken, SSA will still accept the application. Case managers often need to help homeless individuals who do not have a birth certificate or other forms of ID by contacting the office of vital records in the state in which the applicant was born. Case managers should be aware that typically a \$15–\$20 charge is assessed for this service.

### ***Immigration status***

Under the law, some legal aliens are potentially eligible for SSI benefits, and case managers should assist these applicants. If the applicant is a non-citizen, verification of immigration is required. If the applicant has immigration documents that contain only some of the information necessary to determine eligibility, SSA must verify the additional information with the Office of U.S. Citizenship and Immigration Services (USCIS). It is also the case manager's responsibility to help an alien applicant file an appeal of an SSI denial if the denial appears to be in error. Case managers should review the SSI denial notice to see if the benefits were denied based on the applicant's failure to meet the special requirements for alien eligibility.

Please note that status as a legal alien does not guarantee that the applicant will meet the special alien eligibility requirements under the law.

Also, be aware that illegal aliens are not eligible for SSI disability payments. Therefore, a case manager must ascertain an applicant's immigration status to determine the appropriate action. It may be necessary to help the applicant resolve his or her immigration status with USCIS. Immigration issues are covered in further detail in Chapter 4 and in Appendix A.

### ***Income, resources, and living arrangements***

At the application interview, SSA will require documentation of income, resources, and living arrangements. SSA will accept information provided by an applicant but also



may seek verifying documents. Depending on the source, income can be verified in different ways. Work income can be verified through pay stubs or a letter from an employer. Income provided from a friend or family member can be verified by signed letter from that person. If money provided from a friend or family member is a gift, a letter to that effect is acceptable. Chapter 4 provides more information about requirements regarding income and resources.

People living in a shelter, with someone else, or in some type of temporary housing, must provide a letter from the shelter or the person providing housing. The letter should explain the living arrangement and state how much—if anything—the applicant pays in rent. If individuals are homeless and living on the streets, they do not have to provide verification of living arrangements.

### **Medical information and work history**

At the time of application, SSA will ask the applicant to list all of his or her medical problems, the dates on which those problems began, the names and addresses of all treatment providers since the onset of the medical problems, and work history spanning the last 15 years. SSA collects this information on two forms, the Disability Report for Adults (SSA-3368) and the Work History Report (SSA-3369). These forms are available at the SSA Web site, from which they can be printed and completed. Additionally, electronic versions of the forms, respectively referred to as the i3368 and the i3369, are available at [www.socialsecurity.gov/adultdisabilityreport](http://www.socialsecurity.gov/adultdisabilityreport). These electronic versions may be completed online, either in a single session or over a number of sessions, and may be linked to the application itself.

The most important role for a case manager is to do everything possible to help the DDS obtain medical evidence to document an applicant's medical condition and disability. Chapter 5 covers the disability determination process and the role of work history in greater detail.

### **Other information**

At the end of the disability report, space is provided for additional comments. Case managers should use this section to provide detailed contact information and to list any other back-up contacts for the applicant (e.g., another case manager or a family member).

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## **What is presumptive disability?**

Presumptive disability payments, authorized by Social Security statute, enable SSI applicants to receive SSI payments before a full medical evaluation is completed when there is a high probability that they will be found disabled. This allows SSI (but not SSDI) applicants to begin receiving benefits immediately—for up to six months—while a formal determination is pending. If the review finds the applicant disabled, he or she will continue to receive SSI payments. If the applicant is found not to be disabled, he or she can appeal and will not be required to repay any presumptive benefits paid. SSDI applicants are not eligible for presumptive disability benefits.

An applicant can be found determined disabled presumptively at either of two different points in the application process. Presumptive disability can be established

by the local office where an application is filed or at the State DDS agency where the application undergoes a medical review.

Local SSA office staff do not evaluate medical records. As a result, presumptive disability can be granted at the local office only in cases in which the disabling impairment is readily apparent. Examples of qualifying impairments include amputations and allegations of deafness or blindness. A complete list is available at [policy.ssa.gov/poms.nsf/lnx/0423535005](http://policy.ssa.gov/poms.nsf/lnx/0423535005). Field offices are authorized to make presumptive disability payments in HIV cases, if medical documentation clearly shows that an applicant meets HIV disability criteria.

As disability adjudicators, DDS staff have broader discretion to determine disability presumptively. DDS can award SSI presumptively in any case in which, after reviewing the available evidence, staff believes a high probability exists that the applicant will be found disabled after additional evidence is received. However, it should be noted, DDS is never required to award SSI presumptively.

Despite the broader review powers of DDS staff, many State DDS agencies do not determine disability presumptively as often as they could. Most frequently, this appears to be due to a concern among disability examiners that an applicant who is found disabled presumptively later will be determined not to be disabled, resulting in decision reversal. Multiple reversals can be detrimental for SSA, which cannot recover the payments; the DDS claims examiner; and potentially the SSI/SSDI recipient.

Case managers can work closely with DDS staff to provide necessary documentation, including comprehensive medical evaluations, to enable DDS to make more efficient presumptive awards. In addition, case managers, who are familiar with documentation requirements and who have established communication with the DDS, can propose pilot programs to enhance use of SSI presumptive determinations of disability.

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## Summary

Case managers play a significant role in helping people who are homeless with applications for SSI and SSDI. Assistance can range from referring potentially eligible applicants to the appropriate offices to apply for assistance, to serving as liaison between the DDS and the applicant. The balance of this manual explores the ways in which case managers can assist both applicants and SSA in facilitating the application process.